DECLARATION AND POWER OF ATTORNEY

As a below named inventor in hereby declare that my residence, post office address and original, first, and sole inventor (if only one name is listed below) or an original, first, and it	ioint inventor (it plural names are listed below) of the subject matter
which is claimed and for which a parent is bught on the invention entitled: METHODS, SY FINANCIAL ACCOUNTS WITH INCENTIVES the specification of which G is attached and	12 IEM2 AND AKTICLES OF MANUFACTURE FOR TROVIDING
No. 09/987,952 or PCT International Application Noapplicable).	and was amended on (i

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR · 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. ' 119(a)-(d) or ' 365(b) of any foreign application(s) for patent or inventor's certificate or ' 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed U	nder 35 U.S.C. 119
			9 YES	9 NO
			9 YES	9 NO

I hereby claim the benefit under 35 U.S.C. ' 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing

I hereby claim the benefit under 35 U.S.C. ' 120 of any United States application(s) or ' 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. ' 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR ' 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

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Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature Cie. L. Musulphit	Date 12/17/01	
Residence 2832 Broadford Lane Richmond, Virginia 23233	<u> </u>	Citizenship USA	
Post Office Address 2832 Broadford Lane Richmond, Virginia 23233			

•		
Full Name of Second Inventor: Dan Guy Baker	Inventor's Signature	Date
Residence	Citizenship	
Post Office Address		
Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date
Residence		Citizenship
Post Office Address	•	
••		
Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		,
Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date
Residence		Citizenship
Post Office Address	·	
Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date
Residence		Citizenship .
Post Office Address		
L		
Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		<u> </u>
H		

As a below named investor, I hereloriginal, first, and sole in enter (if of which is claimed and for which a partinancial Accounts with the No. 09/987,952 or PCT Internatiapplicable). I hereby state that I have reviewe referred to above. I acknowledge the I hereby claim foreign priority be 365(a) of any PCT international appropriate in the priority is claimed:	only one native is intent is solight on the solid intention of the s	my residence, post office listed below) or an origination entitled: No specification of which G is No. d the contents of the able information which is in U.S.C. 119(a)-(d) or gnating at least one countered to the second state of the second state	inal, first, and joint inventor (inventor (inventor)) METHODS, SYSTEMS AND is attached and/or 0 was filed and was prove-identified specification, inventorial to patentability as deferred as 1365(b) of any foreign appropriate other than the United St	if plural names are listed be ARTICLES OF MANUFAC on November 16, 2001, a amended on	elow) of the subject matter CTURE FOR PROVIDING s United States Application (if ended by any amendment inventor's certificate or also identified below, any
Country	Applica	ition Number	Date of Filing	Priority Claimed Ur	nder 35 U.S.C. 119
				9 YES	9 NO
				9 YES	9 NO
I hereby claim the benefit under	35 U.S.C. · 119	P(e) of any United State	es provisional application(s) li	sted below:	
Applica	ation Number			Date of Filing	
I hereby claim the benefit under 3 United States, listed below and, insof application(s) in the manner provided as defined in 37 CFR · 1.56 which application:	far as the subject r d by the first para	matter of each of the clain graph of 35 U.S.C. 1	ims of this application is not di 12, I acknowledge the duty to	sclosed in the prior United disclose information which	States or PCT International is material to patentability
Application Numbe	r	Date	e of Filing	Status (Patented, Pe	nding, Abandoned)

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Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Second Inventors Daniel Residence 11832 Park Forest Way Gla	Inventor's Signature Danul Duy Jaker	Date 01/02/2002
Residence 11832 Park Forest Way Gla	en Allen, VA 23059	Citizenship VS
Post Office Address Same as Above		
Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date
Residence	<u> </u>	Citizenship
Post Office Address		<u> </u>
Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date
Residence		Citizenship
Post Office Address	· · · · · · · · · · · · · · · · · · ·	
Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
		,
Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date
Residence	*	Citizenship
Post Office Address		
Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
Residence	I	Citizenship
Post Office Address		

As a below named inventor, I hereby declare that: my residence, post office address and citi	tizenship are as stated below next to my name; I believe	I am the
original, first, and sole Inventor (if only one name is listed below) or an original, first, and joint	nt inventor (if plural names are listed below) of the subje	ct matter
which is claimed and for which a patent is sought on the invention entitled: METHODS, SYSTE	TEMS AND ARTICLES OF MANUFACTURE FOR PRO	VIDING
FINANCIAL ACCOUNTS WITH INCENTIVES the specification of which G is attached and/or	o was filed on November 16, 2001, as United States A	pplication
No. 09/987,952 or PCT International Application No.	and was amended on	(if
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Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119
			9 YES 9 NO
			9 YES 9 NO

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Application Number	Date of Filing

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Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature		Date
Residence		•	Citizenship
Post Office Address			

Full Name of Second Inventor: Dan Gib Baker Residence	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date 1/22/2002
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Post Office Address 1540 J Honey GR	OVE DRIVE RICHTOND VA 2322	9
Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date
Residence	*	Citizenship
Post Office Address	· · · · · · · · · · · · · · · · · · ·	
Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

JAN	2	9 2002	ов Ш	CLARATION AND POWER OF ATTORNE
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As a below named invented, I hereby declare that:	my residence, post office address and citiz	enship are as stated below next to m	y name; I believe I am the
original, first, and sole inventor (if only one name is	listed below) or an original, first, and joint	inventor (if plural names are listed be	elow) of the subject matter
which is claimed and for which apatent is sought or	the invention entitled: METHODS, SYSTE	MS AND ARTICLES OF MANUFAC	CTURE FOR PROVIDING
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			9 YES	9 NO

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I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

		
Full Name of Second Inventor: Dan Guy Baker	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
	·	
Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
	yl	
Full Name of Fourth Inventor: Deborah Amie Christetub	Inventor's Signature	Date 12.17.01
Residence 900 N. Liberty 54.	Arligron, VA 22205	Citizenship U. S.A.
Post Office Address	<u> </u>	
Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date .
Residence		Citizenship
Post Office Address		
Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		
Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

9 2002	CLARATION AND POWER OF ATTORNEY	
a Mar	CEANOTI ON AND TO MERCO THE COLUMN	

IAN & Second		
As a below named inventor, Gereby declare that: The residence, post office	ce address and citizenship are as stated below next to my name; I beli	ieve I am the
original, first, and sole inventor of only one name is sted below) or an original,	inal, first, and joint inventor (if plural names are listed below) of the su	ubject matter
which is claimed and for which a patent is soughtest the invention entitled: I	METHODS, SYSTEMS AND ARTICLES OF MANUFACTURE FOR F	PROVIDING
FINANCIAL ACCOUNTS WITH INCENTIVES the specification of which G	is attached and/or o was filed on November 16, 2001, as United States	s Application
No. 09/987.952 or PCT International Application No.	and was amended on	(if
applicable).		
•• •		

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR ' 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. ' 119(a)-(d) or ' 365(b) of any foreign application(s) for patent or inventor's certificate or ' 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119	
			9 YES	9 NO
			9 YES	9 NO

I hereby claim the benefit under 35 U.S.C. ' 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing

I hereby claim the benefit under 35 U.S.C. ' 120 of any United States application(s) or ' 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. ' 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR ' 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)	

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Full Name of Second Inventor: Dan Guy Baker	Inventor's Signature	Date	
Residence		Citizenship	
Post Office Address			
Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date	
Residence		Citizenship	
Post Office Address			
Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date	
Residence		Citizenship	
Post Office Address			
	1 / / /		
Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's signafulyo.	Date 1-16-02	
Residence 90 49 Devisto Dive Mechanics VIIIe VA31/6 Citizenship United States			
Post Office Address 90 49 Dewith Drue Mechanics VIIIeVA31/6 Citizenship United States			
Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date	
Residence		Citizenship	
Post Office Address			
Full Name of Seventh Inventor: Brad Jiulianti	Inventor's Signature	Date	
Residence		Citizenship	
Post Office Address			
Full Name of Eighth Inventor: William Joseph McSorley, IV	Inventor's Signature	Date	
Residence	k	Citizenship	
Post Office Address		<u> </u>	



2024084400

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the
original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are tisted below) of the subject matter
which is claimed and for which a patent is sought on the invention entitled: METHODS, SYSTEMS AND ARTICLES OF MANUFACTURE FOR PROVIDING
FINANCIAL ACCOUNTS WITH INCENTIVES the specification of which G is attached and/or O was filed on November 16, 2001, as United States Application
No. 09/987,952 or PCT International Application No and was amended on
applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 1365(b) of any foreign application(s) for patent or inventor's certificate or 1 365(a) of any PCT International application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119
			9 YES 9 NO
			9 YES 9 NO

I hereby claim the benefit under 35 U.S.C. ' 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing

I hereby claim the benefit under 35 U.S.C. 120 of any United States application(s) or 1365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. 1112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Volght, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Wafter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgullan, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Dorts Johnson Hines, Reg. No. 34,629; Allen R. Jersen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all COTTESPONDENCE TO FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor: Eric Lee Musselwhite	Inventor's Signature	Date
Residence		Citizenship
Post Office Address		

Fuil Name of Fourth Inventor: Deborah Amie Chandeub Inventor's Signature Date

Residence Cluzenship

Post Office Address

Full Name of Fifth Inventor: Lisa Michele Chancellor Inventor's Signature Date

Residence Citizenship

Post Office Address

Full Name of Sixth Inventor: Sanjeev Kumar Chandak Inventor's Signature John Date 1/29/02

Residence 3316 H FOREST EDGE CT, RICHMOND, VA 23294 Citizenship IN DIA

Post Office Address 3316 H FOREST EDGE CT, RICHMOND, VA 23294

Full Name of Seventh Inventor: Brad Jiulianti Inventor's Signature Date

Residence Citizenship

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Full Name of Eighth Inventor: William Joseph McSorley, IV Inventor's Signature Date

Residence Citizenship

Post Office Address

Listing of Inventors Continued on Page 2 hereof. # Yes 9 No

January 2000

JAN 2 9 2002 LARATION AND POWER	OF ATTORNEY	Docket No. 3773.3070
As a below named inventor, I hereby declare that my residence, post office address and first, and sole inventor (if only one name is lighted below) or an original, first, and join claimed and for which a patent is sought on the invention entitled: METHODS, SYSTEM ACCOUNTS WITH INCENTIVES the specification of which g is attached and/or or	t inventor (if plural names are listed below) of IS AND ARTICLES OF MANUFACTURE FOR	the subject matter which is PROVIDING FINANCIAL
O9/987,952 or PCT International Application No. I hereby state that I have reviewed and understand the contents of the abovedentified to above. I acknowledge the duty to disclose information which is material to patental	_ and was amended on _ specification, including the claims, as amended b	(if applicable).
I hereby claim foreign priority benefits under 35 U.S.C. · 119(a)-(d) or · 365(b) or of any PCT international application(s) designating at least one country other than the state of the s	f any foreign application(s) for patent or inventoned the United States, listed below and have also identify the control of th	lentified below, any foreign
application(s) for patent or inventor's certificate, or any PCT International application	(s) having a filing date before that of the applic	cation(s) of which priority is

Country	Application Number	Date of Filing	Priority Claimed Un	der 35 U.S.C. 119
			9 YES	9 NO
			9 YES	9 NO

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below:

claimed:

Application Number	Date of Filing

I hereby claim the benefit under 35 U.S.C. · 120 of any United States application(s) or · 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. 112, I acknowledge the duty to disclose information which is material topatentability as defined in 37 CFR · 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H.Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J.Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil JLewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M.Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; JMichael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael RMcGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David AManspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to innegan, Henderson, FARABOW, GARRETT & DUNNER, L.L.P. 1300 I Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

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Residence	Citizenship			
Post Office Address				
Full Name of Third Inventor: Krishnamurthy Bindumadhavan	Inventor's Signature	Date		
Residence		Citizenship		
Post Office Address				
Full Name of Fourth Inventor: Deborah Amie Chandeub	Inventor's Signature	Date		
Residence		Citizenship		
Post Office Address				
Full Name of Fifth Inventor: Lisa Michele Chancellor	Inventor's Signature	Date		
Residence		Citizenship		
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Full Name of Sixth Inventor: Sanjeev Kumar Chandak	Inventor's Signature	Date		
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•	CLARATION AND POWER OF ATTORNEY	
As	s a below named invented. I hereby declare that: my residence, post office address and citizenship are as	s stated b
Ιa	am the original, first, and sole inventor (it only one name is listed below) or an original, first, and joint in	nventor (if
οf	the subject matter which is the many and for which a natent is sought on the invention entitled. Mi	THODS

As a below named invented: I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I beli	8V6
l am the original, first, and 🏟 pinventor (யூன்ly one name is listed below) or an original, first, and joint inventor (if plural names are listed belo	w
of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS, SYSTEMS AND ARTICLES	OF
MANUFACTURE FOR PROVIDING FINANCIAL ACCOUNTS WITH INCENTIVES the specification of which G is attached and/or O was filed	or
November 16, 2001, as United States Application No. 09/987,952 or PCT International Application No and v	vas
amended on (if applicable).	

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR ' 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. ' 119(a)-(d) or ' 365(b) of any foreign application(s) for patent or inventor's certificate or ' 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Und	der 35 U.S.C. 119
			9 YES	9 NO
			9 YES	9 NO

I hereby claim the benefit under 35 U.S.C. ' 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing

I hereby claim the benefit under 35 U.S.C. 120 of any United States application(s) or 1365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. ' 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., Douglas B. Henderson, Reg. No. 20,291; Ford F. Farabow, Jr., Reg. No. 20,630; Arthur S. Garrett, Reg. No. 20,338; Donald R. Dunner, Reg. No. 19,073; Brian G. Brunsvold, Reg. No. 22,593; Tipton D. Jennings, IV, Reg. No. 20,645; Jerry D. Voight, Reg. No. 23,020; Laurence R. Hefter, Reg. No. 20,827; Kenneth E. Payne, Reg. No. 23,098; Herbert H. Mintz, Reg. No. 26,691; C. Larry O'Rourke, Reg. No. 26,014; Albert J. Santorelli, Reg. No. 22,610; Michael C. Elmer, Reg. No. 25,857; Richard H. Smith, Reg. No. 20,609; Stephen L. Peterson, Reg. No. 26,325; John M. Romary, Reg. No. 26,331; Bruce C. Zotter, Reg. No. 27,680; Dennis P. O'Reilley, Reg. No. 27,932; Allen M. Sokal, Reg. No. 26,695; Robert D. Bajefsky, Reg. No. 25,387; Richard L. Stroup, Reg. No. 28,478; David W. Hill, Reg. No. 28,220; Thomas L. Irving, Reg. No. 28,619; Charles E. Lipsey, Reg. No. 28,165; Thomas W. Winland, Reg. No. 27,605; Basil J. Lewris, Reg. No. 28,818; Martin I. Fuchs, Reg. No. 28,508; E. Robert Yoches, Reg. No. 30,120; Barry W. Graham, Reg. No. 29,924; Susan Haberman Griffen, Reg. No. 30,907; Richard B. Racine, Reg. No. 30,415; Thomas H. Jenkins, Reg. No. 30,857; Robert E. Converse, Jr., Reg. No. 27,432; Clair X. Mullen, Jr., Reg. No. 20,348; Christopher P. Foley, Reg. No. 31,354; John C. Paul, Reg. No. 30,413; Roger D. Taylor, Reg. No. 28,992; David M. Kelly, Reg. No. 30,953; Kenneth J. Meyers, Reg. No. 25,146; Carol P. Einaudi, Reg. No. 32,220; Walter Y. Boyd, Jr., Reg. No. 31,738; Steven M. Anzalone, Reg. No. 32,095; Jean B. Fordis, Reg. No. 32,984; Barbara C. McCurdy, Reg. No. 32,120; James K. Hammond, Reg. No. 31,964; Richard V. Burgujian, Reg. No. 31,744; J. Michael Jakes, Reg. No. 32,824; Thomas W. Banks, Reg. No. 32,719; Christopher P. Isaac, Reg. No. 32,616; Bryan C. Diner, Reg. No. 32,409; M. Paul Barker, Reg. No. 32,013; Andrew Chanho Sonu, Reg. No. 33,457; David S. Forman, Reg. No. 33,694; Vincent P. Kovalick, Reg. No. 32,867; James W. Edmondson, Reg. No. 33,871; Michael R. McGurk, Reg. No. 32,045; Joann M. Neth, Reg. No. 36,363; Gerson S. Panitch, Reg. No. 33,751; Cheri M. Taylor, Reg. No. 33,216; Charles E. Van Horn, Reg. No. 40,266; Linda A. Wadler, Reg. No. 33,218; Jeffrey A. Berkowitz, Reg. No. 36,743; Michael R. Kelly, Reg. No. 33,921; James B. Monroe, Reg. No. 33,971; Doris Johnson Hines, Reg. No. 34,629; Allen R. Jensen, Reg. No. 28,224; Lori Ann Johnson, Reg. No. 34,498; and David A. Manspeizer, Reg. No. 37,540, C. Gregory Gramenopoulos, Reg. No. 36,532, and Timothy J. May, Reg. No. 41,538. Please address all correspondence to FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P. 1300 | Street, N.W., Washington, D.C. 20005, Telephone No. (202) 408-4000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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